UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re: Kenneth & Sandra Komorsky	Case No.: _____18-25516_____ Judge: _____ABA_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,

    creditor,

    A hearing has been scheduled for _____ , at _____ .

    ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

    A hearing has been scheduled for _____ , at _____ .

    ☒ Certification of Default filed by _____Metropolitan Life Ins Co.____ ,

    I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

    ☐ Payments have been made in the amount of $ _____ , but have not
    been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:
Debtor will pay one month in February resume regular payments in March and
requests that the remainder of the arrears be paid in the plan.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: 2/19/2020   /S/ Estate of Kenneth Komorsky
                                             Debtor's Signature

Date: 2/19/2020   /S/ Sandra Komorsky
                                             Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
        13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
        opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
        Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
        Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
        Default.

rev.8/1/15